

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF

In re: §  
§  
LAVAJA, RUSSELL J. § Case No. 10-00373  
LAVAJA, SUSAN M. §  
§  
Debtor(s) §

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**CHAPTER 7 TRUSTEE'S FINAL ACCOUNT AND DISTRIBUTION  
REPORT CERTIFICATION THAT THE ESTATE HAS BEEN FULLY  
ADMINISTERED AND APPLICATION TO BE DISCHARGED (TDR)**

JOSEPH R. VOILAND, chapter 7 trustee, submits this Final Account, Certification that the Estate has been Fully Administered and Application to be Discharged.

1) All funds on hand have been distributed in accordance with the Trustee's Final Report and, if applicable, any order of the Court modifying the Final Report. The case is fully administered and all assets and funds which have come under the trustee's control in this case have been properly accounted for as provided by law. The trustee hereby requests to be discharged from further duties as a trustee.

2) A summary of assets abandoned, assets exempt, total distributions to claimants, claims discharged without payment, and expenses of administration is provided below:

Assets Abandoned: ( <i>Without deducting any secured claims</i> )	Assets Exempt:
Total Distributions to Claimants:	Claims Discharged Without Payment:
Total Expenses of Administration:	

3) Total gross receipts of \$ (see **Exhibit 1**), minus funds paid to the debtor and third parties of \$ (see **Exhibit 2**), yielded net receipts of \$ from the liquidation of the property of the estate, which was distributed as follows:

	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
SECURED CLAIMS (from <b>Exhibit 3</b> )	\$	\$	\$	\$
PRIORITY CLAIMS: CHAPTER 7 ADMIN. FEES AND CHARGES (from <b>Exhibit 4</b> )				
PRIOR CHAPTER ADMIN. FEES AND CHARGES (from <b>Exhibit 5</b> )				
PRIORITY UNSECURED CLAIMS (from <b>Exhibit 6</b> )				
GENERAL UNSECURED CLAIMS (from <b>Exhibit 7</b> )				
<b>TOTAL DISBURSEMENTS</b>	\$	\$	\$	\$

4) This case was originally filed under chapter on . The case was pending for months.

5) All estate bank statements, deposit slips, and canceled checks have been submitted to the United States Trustee.

6) An individual estate property record and report showing the final accounting of the assets of the estate is attached as **Exhibit 8**. The cash receipts and disbursements records for each estate bank account, showing the final accounting of the receipts and disbursements of estate funds is attached as **Exhibit 9**.

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Dated: \_\_\_\_\_ By: /s/JOSEPH R. VOILAND  
Trustee

**STATEMENT:** This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

**EXHIBITS TO  
FINAL ACCOUNT**

**EXHIBIT 1 – GROSS RECEIPTS**

DESCRIPTION	UNIFORM TRAN. CODE <sup>1</sup>	\$ AMOUNT RECEIVED
<b>TOTAL GROSS RECEIPTS</b>		<b>\$</b>

<sup>1</sup>The Uniform Transaction Code is an accounting code assigned by the trustee for statistical reporting purposes.

**EXHIBIT 2 – FUNDS PAID TO DEBTOR & THIRD PARTIES**

PAYEE	DESCRIPTION	UNIFORM TRAN. CODE	\$ AMOUNT PAID
NA			
<b>TOTAL FUNDS PAID TO DEBTOR &amp; THIRD PARTIES</b>			<b>\$</b>

**EXHIBIT 3 – SECURED CLAIMS**

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6D)	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
4	VW CREDIT, INC.					
<b>TOTAL SECURED CLAIMS</b>			<b>\$</b>	<b>\$</b>	<b>\$</b>	<b>\$</b>

**EXHIBIT 4 – CHAPTER 7 ADMINISTRATIVE FEES and CHARGES**

PAYEE	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
VOILAND, JOSEPH R.					
VOILAND, JOSEPH R					
The Bank of New York Mellon					
The Bank of New York Mellon					
The Bank of New York Mellon					
<b>TOTAL CHAPTER 7 ADMIN. FEES AND CHARGES</b>		\$	\$	\$	\$

**EXHIBIT 5 – PRIOR CHAPTER ADMINISTRATIVE FEES and CHARGES**

PAYEE	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
NA					
<b>TOTAL PRIOR CHAPTER ADMIN. FEES AND CHARGES</b>		\$	\$	\$	\$

**EXHIBIT 6 – PRIORITY UNSECURED CLAIMS**

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6E)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
NA	NA					
<b>TOTAL PRIORITY UNSECURED CLAIMS</b>			\$	\$	\$	\$

**EXHIBIT 7 – GENERAL UNSECURED CLAIMS**

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6F)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
2	AMERICAN INFO SOURCE, LP					
3	CHASE BANK USA, NA					
1	DISCOVER BANK					
5	FIA CARD SERVICES, NA/BANK OF AMERI					
<b>TOTAL GENERAL UNSECURED CLAIMS</b>			\$	\$	\$	\$

FORM 1  
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INDIVIDUAL ESTATE PROPERTY RECORD AND REPORT

## ASSET CASES

Page: 1  
Exhibit 8

Case No: 10-00373 RG Judge: MANUEL BARBOSA  
Case Name: LAVAJA, RUSSELL J.  
LAVAJA, SUSAN M.  
For Period Ending: 06/09/12

Trustee Name: JOSEPH R. VOILAND  
Date Filed (f) or Converted (c): 01/07/10 (f)  
341(a) Meeting Date: 02/01/10  
Claims Bar Date: 05/02/11

1	2	3	4	5	6
Asset Description (Scheduled and Unscheduled (u) Property)	Petition/ Unscheduled Values	Estimated Net Value (Value Determined by Trustee, Less Liens, Exemptions, and Other Costs)	Property Abandoned OA=554(a) Abandon DA=554(c) Abandon	Sale/Funds Received by the Estate	Asset Fully Administered (FA)/ Gross Value of Remaining Assets
1. real estate - 6N724 Mallard Lake, St. Charles	600,000.00	0.00	DA	0.00	FA
2. Cash	100.00	0.00	DA	0.00	FA
3. checking acct. - Chase	1,000.00	0.00	DA	0.00	FA
4. checking acct - 5th3rd Bank	1,000.00	0.00	DA	0.00	FA
5. household goods	2,500.00	0.00	DA	0.00	FA
6. wearing apparel	1,200.00	0.00	DA	0.00	FA
7. Wedding Ring	300.00	0.00	DA	0.00	FA
8. life insurance	0.00	0.00	DA	0.00	FA
9. IRA (2)	70,000.00	0.00		18,000.00	FA
10. US Processing and Steel, Inc.	1.00	0.00	DA	0.00	FA
11. 2007 VW Passat (lease)	18,000.00	6,000.00	DA	0.00	FA
12. 2009 VW EOS	27,000.00	0.00	DA	0.00	FA
13. 2002 Ford Explorer	1,975.00	0.00	DA	0.00	FA
INT. Post-Petition Interest Deposits (u)	Unknown	N/A		0.33	Unknown

				Gross Value of Remaining Assets	
TOTALS (Excluding Unknown Values)	\$723,076.00	\$6,000.00		\$18,000.33	\$0.00
					(Total Dollar Amount in Column 6)

Major activities affecting case closing which are not reflected above, and matters pending, date of hearing or sale, and other action:

Initial Projected Date of Final Report (TFR): 09/15/11

Current Projected Date of Final Report (TFR): 03/15/12

**ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD**

Case No: 10-00373 -RG  
Case Name: LAVAJA, RUSSELL J.  
LAVAJA, SUSAN M.  
Taxpayer ID No: \*\*\*\*\*4020  
For Period Ending: 06/09/12

Trustee Name: JOSEPH R. VOILAND  
Bank Name: The Bank of New York Mellon  
Account Number / CD #: \*\*\*\*\*5265 Money Market Account

Blanket Bond (per case limit): \$ 50,000,000.00  
Separate Bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check or Reference	Paid To / Received From	Description Of Transaction	Uniform Tran. Code	Deposits (\$)	Disbursements (\$)	Account / CD Balance (\$)
10/04/11	9	Susan M. Lavaja	BALANCE FORWARD one half of settlement proceeds per order of 8/18/2011	1129-000	9,000.00		0.00 9,000.00
10/31/11	INT	The Bank of New York Mellon	DEPOSIT CHECK #6991 Interest posting at 0.0100%	1270-000	0.06		9,000.06
10/31/11		The Bank of New York Mellon	Bank and Technology Services Fee	2600-000		25.00	8,975.06
11/30/11	INT	The Bank of New York Mellon	Interest posting at 0.0100%	1270-000	0.07		8,975.13
11/30/11		The Bank of New York Mellon	Bank and Technology Services Fee	2600-000		25.00	8,950.13
12/20/11	9	Susan Lavaja	settlement proceeds	1129-000	6,000.00		14,950.13
12/29/11	9	Susan Lavaja	final payment	1129-000	3,000.00		17,950.13
			DEPOSIT CHECK #6995				
12/30/11	INT	The Bank of New York Mellon	Interest posting at 0.0100%	1270-000	0.09		17,950.22
12/30/11		The Bank of New York Mellon	Bank and Technology Services Fee	2600-000		25.00	17,925.22
01/25/12	INT	The Bank of New York Mellon	Interest posting at 0.0100%	1270-000	0.11		17,925.33
01/25/12		Transfer to Acct #*****4489	Bank Funds Transfer	9999-000		17,925.33	0.00

COLUMN TOTALS	18,000.33	18,000.33	0.00
Less: Bank Transfers/CD's	0.00	17,925.33	
Subtotal	18,000.33	75.00	
Less: Payments to Debtors		0.00	
Net	18,000.33	75.00	

Page Subtotals 18,000.33 18,000.33

ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

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Taxpayer ID No: \*\*\*\*\*4020  
For Period Ending: 06/09/12

Trustee Name: JOSEPH R. VOILAND  
Bank Name: Congressional Bank  
Account Number / CD #: \*\*\*\*\*4489 Checking Account

Blanket Bond (per case limit): \$ 50,000,000.00  
Separate Bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check or Reference	Paid To / Received From	Description Of Transaction	Uniform Tran. Code	Deposits (\$)	Disbursements (\$)	Account / CD Balance (\$)
			BALANCE FORWARD				0.00
01/25/12		Transfer from Acct #*****5265	Bank Funds Transfer	9999-000	17,925.33		17,925.33
05/03/12	001001	Joseph R. Voiland	Trustee Compensation	2100-000		2,550.02	15,375.31
05/03/12	001002	Joseph R Voiland	Trustee Expenses	2200-000		95.44	15,279.87
05/03/12	001003	Discover Bank	final distribution	7100-000		2,768.42	12,511.45
		Discover Products Inc. PO Box 3025 New Albany, OH 43054-3025					
05/03/12	001004	American Info Source, LP as agent for Citibank, NA PO Box 248840 Oklahoma City, OK 73124-8840	final distribution	7100-000		5,896.78	6,614.67
05/03/12	001005	Chase Bank USA, NA PO Box 15145 Wilmington, DE 19850-5145	final distribution	7100-000		794.37	5,820.30
05/03/12	001006	FIA Card Services, NA/Bank of America by American InfoSource LP as its agent PO Box 248809 Oklahoma City, OK 73124-8809	final distribution	7100-000		5,820.30	0.00

COLUMN TOTALS	17,925.33	17,925.33	0.00
Less: Bank Transfers/CD's	17,925.33	0.00	
Subtotal	0.00	17,925.33	
Less: Payments to Debtors		0.00	
Net	0.00	17,925.33	

TOTAL - ALL ACCOUNTS	NET DEPOSITS	NET DISBURSEMENTS	ACCOUNT BALANCE
Money Market Account - *****5265	18,000.33	75.00	0.00
Checking Account - *****4489	0.00	17,925.33	0.00

Page Subtotals 17,925.33 17,925.33



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Trustee Name: JOSEPH R. VOILAND  
Bank Name: Congressional Bank  
Account Number / CD #: \*\*\*\*\*4489 Checking Account

Blanket Bond (per case limit): \$ 50,000,000.00  
Separate Bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check or Reference	Paid To / Received From	Description Of Transaction	Uniform Tran. Code	Deposits (\$)	Disbursements (\$)	Account / CD Balance (\$)
					18,000.33	18,000.33	0.00
					=====	=====	=====
					(Excludes Account Transfers)	(Excludes Payments To Debtors)	Total Funds On Hand

Page Subtotals 0.00 0.00